

REMARKS

Favorable reconsideration of this application, as presently amended and in light of the following discussion, is respectfully requested.

Claims 1-4, 6-12, 14-18, and 20-23 are currently pending. Claims 1, 9, 12, 15, and 18 have been amended; and Claims 21-23 have been added by the present amendment. The changes and additions to the claims are supported by the originally filed specification and do not add new matter.

In the outstanding Office Action, Claims 1-4, 6-12, 14-18, and 20 were rejected under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent No. 6,249,770 B1 to Erwin et al. (hereinafter “the ‘770 patent”) in view of U.S. Patent No. 5,608,874 to Ogawa et al. (hereinafter “the ‘874 patent”).

Applicants wish to thank the Examiner for the interview granted Applicants’ representative on November 24, 2003, at which time Claims 1, 9 and 15 were discussed. However, no agreement on the patentability of the claims was reached, pending the Examiner’s further consideration of the claims upon formal submission of a response to the outstanding Office Action.

Amended Claim 1 is directed to a method, comprising: (1) formatting first formatted account information into second formatted account information; (2) storing the second formatted account information in a storage area, without storing graphical images of an original printed account statement; (3) interactively inputting a request for the second formatted account information, and (4) transferring the second formatted account information from the storage area to the display device for displaying the second formatted account information in a format that appears identical in all material aspects to the original printed account statement. In addition, Claim 1 has been amended to clarify that *the second formatted account information is formatted in HTML*; and the transferring step includes

*superimposing the second formatted account information on the background image corresponding to a background of the original printed account statement.* The changes to Claim 1 are supported by the originally filed specification and do not add new matter.<sup>2</sup>

Applicants respectfully submit that the rejection of Claim 1 (and dependent Claims 2-4 and 6-8) are rendered moot by the present amendment to Claim 1.

Regarding the rejection of Claim 1 under 35 U.S.C. § 103(a), the Office Action asserts that the '770 patent discloses everything in the claims with the exception of (1) formatting first formatted account information into second formatted account information, and (2) transferring a second formatted account information from a storage area to a display device, and relies on the '874 patent to remedy those deficiencies.

The '770 patent is directed to a method and system for automatically analyzing historical financial statements and generating financial forecasts. However, as admitted in the Office Action, the '770 patent fails to disclose transferring second formatted account information from a storage area to a display device for displaying the second formatted account information in a format that appears identical in all material aspects to the original printed account statement. Moreover, Applicants respectfully submit that the '770 patent fails to disclose that *the second formatted account information is formatted in HTML* and that the transferring step includes *superimposing the second formatted account information on a background image corresponding to a background of the original printed account statement*, as recited in amended Claim 1.

Turning now to the secondary reference, the '874 patent is directed to a system and method for automatic data file format translation. The '874 patent discloses receiving data from a wide variety of remote sources, identifying the format of the data, translating the data

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<sup>2</sup> See, e.g., page 17 of the specification.

into a common file format, and then converting the data to a specific format needed for a particular recipient. However, Applicants respectfully submit that the '874 patent fails to disclose that *the second formatted account information is formatted in HTML*; and that the transferring step includes *superimposing the second formatted account information on a background image corresponding to a background of the original printed account statement*, as recited in amended Claim 1.

Thus, no matter how the teachings of the '770 and '874 patents are combined, the combination does not teach or suggest the limitations added to amended Claim 1. Accordingly, Applicants respectfully submit that Claim 1 (and dependent Claims 2-4 and 6-8) patentably define over any proper combination of the '770 and '874 patents.

Amended Claims 9 and 15 recite limitations analogous to the limitations recited in amended Claim 1. Moreover, Claims 9 and 15 have been amended in a manner analogous to the amendment to Claim 1. Accordingly, for the reasons stated above for the patentability of Claim 1, Applicants respectfully submit that Claim 9 (and dependent Claims 10-12 and 14) and Claim 15 (and dependent Claims 16-18 and 20) patentably define over any proper combination of the '770 and '874 patents.

The present amendment also sets forth new dependent Claims 21-23 for examination on the merits. Claims 21-23, which depend from Claims 1, 9, and 15, respectively, each recite that the background image includes at least one of a watermark image, a letterhead image, and a screened image. New Claims 21-23 are supported by the originally filed specification and do not add new matter.<sup>3</sup> Moreover, based on the asserted allowability of Claims 1, 9 and 15, Applicants respectfully submit that new Claims 21-23 patentably define over the cited references.

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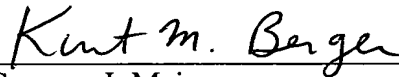
<sup>3</sup> See, e.g., page 4 of the specification.

Thus, it is respectfully submitted that independent Claims 1, 9, and 15 (and all associated dependent claims) patentably define over any proper combination of the '770 and '874 patents.

Consequently, in view of the present amendment and in light of the above discussion, the outstanding Office Action grounds for rejection are believed to have been overcome. The application as amended herewith is believed to be in condition for formal allowance. An early and favorable action to that effect is respectfully requested.

Respectfully submitted,

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